

**LOCAL BANKRUPTCY FORM NO. 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE

Ronald S. McAdams)	
Debtor)	Bankruptcy No. 14-70275 JAD
Ronald S. McAdams)	Chapter 13
Movant)	
)	Document No.
vs.)	
No Respondents)	

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

 X Voluntary Petition. *Specify reason for amendment.*

The debtor was part of a class action law suit and received a settlement which is reflected on Amended Schedules B and C.

 Official Form 6 Schedules (Itemization of Changes Must be Specified)

 Summary of Schedules

 Schedule A – Real Property

 X Schedule B - Personal Property **Attached is Amended Schedule B.**

 X Schedule C – Property Claimed as Exempt **Attached is Amended**

Schedule C.

 Schedule D – Creditors holding Secured Claims

Check one:

 Creditor(s) added

 NO creditor(s) added

 Creditor(s) deleted

 Schedule E – Creditors Holding Unsecured Priority Claims

Check one:

 Creditor(s) added

 NO creditor(s) added

 Creditor(s) deleted

 Schedule F – Creditors Holding Unsecured Nonpriority Claims

Check one:

 Creditor(s) added creditor(s)

 NO creditors added

 Creditor(s) deleted

 Schedule G – Executory Contracts and Unexpired Leases

Check one:

 Creditor(s) added

 NO creditor(s) added

____ Creditor(s) deleted
____ Schedule H – Codebtors
____ Schedule I - Current Income of Individual Debtor(s)
____ Schedule J- Current Expenditures of Individual Debtor(s)
____ Statement of Financial Affairs
____ Chapter 7 Individual Debtor’s Statement of Intention
____ Chapter 11 List of Equity Security Holders
____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
____ Disclosure of Compensation of Attorney for Debtor
____ Other: Form B22A

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case and to entities affected by the amendment as follows:

Office of the United States Trustee
Suite 970, Liberty Center
1001 Liberty Avenue
Pittsburgh, PA 15222

Ronda J. Winnecour
Suite 3250, US Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Date: November 17, 2017

/s/ Kenneth M. Steinberg
Kenneth M. Steinberg
Attorney for the Debtor
STEIDL & STEINBERG
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I.D. No. 31244
kenny.steinberg@steidl-steinberg.com

In re **Ronald S. McAdams**Case No. **14-70275**

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	-	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with S&T Bank, joint with wife	J	50.00
		Checking account with PNC Bank, joint with wife	J	700.00
		Savings account with S&T Bank, joint with daughter	J	0.00
		Checking account with S&T Bank, joint with daughter	J	50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Located at home residence; 3 bedroom sets, , livingroom set, kitchen table and chairs, hutch, computer, 4 tvs, 2 dvd players, computer, all major household appliances	J	3,900.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Located at home residence; clothing	-	315.00
7. Furs and jewelry.		Located at home residence; wedding band	-	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance policy with employer with no cash value	-	0.00
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				5,535.00

3 continuation sheets attached to the Schedule of Personal Property

In re **Ronald S. McAdams**Case No. **14-70275**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Debtor's 401K with UTZ Profit Sharing	-	42,924.00
		Debtor's pension with Western Pennsylvania Teamsters. Debtor will receive \$377.50 upon normal retirement age.	-	378.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **43,302.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Ronald S. McAdams**Case No. **14-70275**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Located at home residence; 2012 Rav 4 with 36,000 miles. The market value is based on Kelly Blue Book private party value.	J	17,044.00
		Located at home residence; 2003 Ford Escort with 76,000 miles.	-	1,000.00
		Located at daughter's home residence; 2002 Toyota Camry with 115,000 miles. This vehicle is joint between the debtor and his daughter. The daughter is in possession of the vehicle and makes all of the monthly payments. The market value is \$4,514.00 and the debtor's share of equity is \$402.50. Not to be part of the Chapter 13 Plan.	J	2,257.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

Sub-Total > **20,301.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Ronald S. McAdams**

Case No. **14-70275**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		The debtor received a settlement from State Farm Insurance for a hit and run car accident that occurred August 2013. The debtor did not have special counsel. The insurance company settled the claim for \$6,500.00.	-	6,500.00
		The debtor received a settlement from a class action lawsuit for alleged unpaid wages. the debtor was not organilly part of the class action suit. The debtor did not retain an attorney for this law suit. The settlement was issued to all employees of the company. Debtor received \$2,505.65 and after taxes the debtor received \$2,058.13.	-	2,058.13

Sub-Total > **8,558.13**
(Total of this page)
Total > **77,696.13**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Ronald S. McAdams**Case No. **14-70275**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Real estate located at 113 W. Brown Street, Blairsville, PA, this property is owned jointly by the debtor and his wife as tenants by the entireties. The market value is based on a Comparative Market Analysis dated March 31, 2014. The market value is \$83,500.00 and the debtor's share of equity is \$3,627.50.	11 U.S.C. § 522(d)(1)	3,627.50	83,500.00
Cash on Hand			
Cash on hand	11 U.S.C. § 522(d)(5)	20.00	20.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account with S&T Bank, joint with wife	11 U.S.C. § 522(d)(5)	50.00	50.00
Checking account with PNC Bank, joint with wife	11 U.S.C. § 522(d)(5)	700.00	700.00
Checking account with S&T Bank, joint with daughter	11 U.S.C. § 522(d)(5)	50.00	50.00
Household Goods and Furnishings			
Located at home residence; 3 bedroom sets, livingroom set, kitchen table and chairs, hutch, computer, 4 tvs, 2 dvd players, computer, all major household appliances	11 U.S.C. § 522(d)(3)	3,900.00	3,900.00
Wearing Apparel			
Located at home residence; clothing	11 U.S.C. § 522(d)(3)	315.00	315.00
Furs and Jewelry			
Located at home residence; wedding band	11 U.S.C. § 522(d)(4)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Debtor's 401K with UTZ Profit Sharing	11 U.S.C. § 522(d)(12)	42,924.00	42,924.00
Debtor's pension with Western Pennsylvania Teamsters. Debtor will receive \$377.50 upon normal retirement age.	11 U.S.C. § 522(d)(12)	378.00	378.00
Automobiles, Trucks, Trailers, and Other Vehicles			
Located at home residence; 2003 Ford Escort with 76,000 miles.	11 U.S.C. § 522(d)(2)	1,000.00	1,000.00

In re **Ronald S. McAdams**

Case No. **14-70275**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Located at daughter's home residence; 2002 Toyota Camry with 115,000 miles. This vehicle is joint between the debtor and his daughter. The daughter is in possession of the vehicle and makes all of the monthly payments. The market value is \$4,514.00 and the debtor's share of equity is \$402.50. Not to be part of the Chapter 13 Plan.	11 U.S.C. § 522(d)(5)	402.50	4,514.00
Other Personal Property of Any Kind Not Already Listed			
The debtor received a settlement from State Farm Insurance for a hit and run car accident that occurred August 2013. The debtor did not have special counsel. The insurance company settled the claim for \$6,500.00.	11 U.S.C. § 522(d)(5)	6,500.00	6,500.00
The debtor received a settlement from a class action lawsuit for alleged unpaid wages. the debtor was not originally part of the class action suit. The debtor did not retain an attorney for this law suit. The settlement was issued to all employees of the company. Debtor received \$2,505.65 and after taxes the debtor received \$2,058.13.	11 U.S.C. § 522(d)(5)	2,058.13	2,058.13